

June 1, 2005

To: Carolyn M. Bleck USPTO, Art Unit 3626 fax 571 273 6767

Subject: Copy of response re application 10/743,201

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Dear Examiner Bleck,

Attached please find a copy of our response under 37 CFR 1.111 to your most recent office action regarding the above referenced application. An RCE was also filed.

The response was mailed to the USPTO on May 20, 2005 via Express Mail, post office to addressee.

Regards,

Mark Nowotarski

Reg. No. 47,828

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Title: Method of Calculating Premium Payment to Cover the Risk Attributable to Insureds Surviving a

Specified Period.

Agent: Mark Nowotarski, Reg. No. 47,828

Docket: LPD092603USNP

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Parankirinathan

Application No.: 10/743201

Filed: 12/22/2003

Title: Method of Calculating Premium Payment to Cover the Risk Attributable to Insureds Surviving a

Specified Period

Attorney Docket No.: LPD092603USNP

Mail Stop RCE

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Art Unit: 3626

Examiner:

Date: May 20, 2005

Express Mail: ED 01845152 US

Carolyn M. Bleck

Response Under 37 CFR 1.111

Dear Examiner:

In response to the Office Action of April 1, 2005, please amend this application as follows.

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Title: Method of Calculating Premium Payment to Cover the Risk Attributable to Insureds Surviving a Specified Period.

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